

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: FRED O. SWANBORG	§	Case No. 07-71639
MARLENE M. SWANBORG	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2007.
- 2) The plan was confirmed on 09/28/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900, 01/28/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/06/2010.
- 5) The case was completed on 10/01/2010.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$53,425.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 8,512.59	
Less amount refunded to debtor	\$ 20.00	
NET RECEIPTS		\$ 8,492.59

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,700.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 589.66	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,289.66
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	2,700.00	2,700.00	2,700.00	2,700.00	0.00
WINNEBAGO COUNTY TREASURER	Sec	1,111.00	1,111.00	1,111.00	1,111.00	226.96
ILLINOIS DEPARTMENT OF	Pri	131.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,892.00	3,444.41	3,444.41	3,444.41	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	383.80	383.80	0.00	0.00
WISCONSIN DEPARTMENT OF	Pri	449.00	420.56	420.56	420.56	0.00
WISCONSIN DEPARTMENT OF	Uns	0.00	35.00	35.00	0.00	0.00
ACADEMY COLLECTION SERVICE,	Uns	1,206.38	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,379.67	2,379.67	2,379.67	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	378.64	416.41	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	741.02	166.09	166.09	0.00	0.00
CHASE BANK USA NA	Uns	2,446.49	2,541.15	2,541.15	0.00	0.00
CHASE RECEIVABLES	Uns	334.06	NA	NA	0.00	0.00
CLIENT SERVICES, INC.	Uns	547.80	NA	NA	0.00	0.00
COMED	Uns	553.25	278.03	278.03	0.00	0.00
CORPORATE RECEIVABLES INC.	Uns	416.88	NA	NA	0.00	0.00
COWBOYS & INDIANS	Uns	19.95	NA	NA	0.00	0.00
CREDITORS INTERCHANGE	Uns	1,515.18	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CRUSADER CLINIC	Uns	14.00	0.00	0.00	0.00	0.00
DISCOVER FINANCIAL SERVICES	Uns	5,196.14	3,507.58	3,507.58	0.00	0.00
EMERGE MASTER CARD	Uns	991.17	NA	NA	0.00	0.00
FIRST REVENUE ASSURANCE	Uns	442.90	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	911.71	911.71	911.71	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	1,502.80	1,502.80	1,502.80	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,704.51	1,747.02	1,747.02	0.00	0.00
HSBC CARD SERVICES	Uns	1,420.36	NA	NA	0.00	0.00
I.C. SYSTEMS	Uns	920.05	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	298.31	304.50	304.50	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	344.11	373.11	0.00	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	376.93	376.93	376.93	0.00	0.00
MERCANTILE ADJUSTMENT	Uns	868.49	NA	NA	0.00	0.00
MERCHANTS & MEDICAL CREDIT	Uns	534.91	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	1,025.41	1,036.93	1,036.93	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	52.54	82.54	82.54	0.00	0.00
NATIONAL ASSET RECOVERY	Uns	1,608.63	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Uns	2,544.55	NA	NA	0.00	0.00
NICOR GAS	Uns	539.02	556.40	556.40	0.00	0.00
OSI COLLECTION SERVICES INC.	Uns	1,371.84	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	400.33	400.33	400.33	0.00	0.00
ROCKFORD WATER DEPARTMENT	Uns	100.34	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,209.05	1,289.78	1,289.78	0.00	0.00
ROUNDUP FUNDING LLC	Uns	4,425.38	4,675.46	4,675.46	0.00	0.00
SWEDISH AMERICAN MEDICAL	Uns	157.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,970.02	1,920.02	1,920.02	0.00	0.00
UNITED COLLECTIO BUREAU	Uns	602.08	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	320.75	363.74	363.74	0.00	0.00
WAL-MART	Uns	1,180.77	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Uns	0.00	1,874.76	1,874.76	0.00	0.00
EMCC INC COLLECTION	Uns	0.00	635.00	635.00	0.00	0.00
ROUNDUP FUNDING LLC	Uns	0.00	334.06	334.06	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,531.83	1,531.83	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	534.91	534.91	0.00	0.00
ROUNDUP FUNDING LLC	Uns	0.00	1,489.32	1,489.32	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ROUNDUP FUNDING LLC	Uns	0.00	692.87	692.87	0.00	0.00
AIS SERVICE LLC	Uns	0.00	886.31	886.31	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	3,444.41	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	383.80	0.00	0.00	0.00
CHASE BANK USA NA	Uns	0.00	2,544.55	2,544.55	0.00	0.00
LVNV FUNDING LLC	Uns	0.00	1,659.34	1,659.34	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	380.57	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,111.00	\$ 1,111.00	\$ 226.96
TOTAL SECURED:	\$ 1,111.00	\$ 1,111.00	\$ 226.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,864.97	\$ 3,864.97	\$ 0.00
TOTAL PRIORITY:	\$ 3,864.97	\$ 3,864.97	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 36,642.43	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,289.66	
Disbursements to Creditors	\$ 5,202.93	
TOTAL DISBURSEMENTS:		\$ 8,492.59

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/19/2011

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.